

Information to identify the case:

Debtor 1 **Alexander S Vasileski**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6264**
EIN
Social Security number or ITIN
EIN

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-28563**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alexander S Vasileski

November 30, 2016

For the court:

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alexander S Vasileski
Debtor

Case No. 16-28563-TAB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

Date Rcvd: Nov 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2016.

db +Alexander S Vasileski, 416 E North Water Street, Chicago, IL 60611-5560
24876415 +Acs/college Loan Corp, 501 Bleecker St, Utica, NY 13501-2401
24876416 +Aes/chase Bank, Po Box 61047, Harrisburg, PA 17106-1047
24876417 +Aes/nct, Pob 61047, Harrisburg, PA 17106-1047
24876420 Cci, Contract Callers Inc. Cci, Augusta, GA 30901
24925403 +Coladarci Coladarci, 155 N Michigan #375, Chicago, IL 60601-7577
24876431 JULIA M. BROWN, C/O JOEL E RABB, 3550 N LAKESHRE1117, Chicago, IL 60657
24876430 +Jpm Chase, P.o. Box 7013, Indianapolis, IN 46207-7013
24876433 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360
24876434 +Peoples Enyg, 200 East Randolph, Chicago, IL 60601-6302
24876435 +Slm Financial Corp, Po Box 9500, Wilkes Barre, PA 18773-9500
24876436 #+Tsi/79, 507 Prudential Rd, Horsham, PA 19044-2308
24876437 +Us 1364 Fed, 8400 Broadway, Merrillville, IN 46410-6221
24876438 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: BIBODENSTEIN.COM Dec 01 2016 01:28:00 Ira Bodenstein,

Shaw Fishman Glantz & Towbin LLC, Towbin LLC, 321 N Clark Street Suite 800,
Chicago, IL 60654-4766

24876418 +EDI: GMACFS.COM Dec 01 2016 01:28:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
24876419 +E-mail/Text: zshepherd@loantolearn.com Dec 01 2016 02:05:19 Bank Of America Std Lo,
21680 Ridgeway Cir, Sterling, VA 20166-6590
24876421 +EDI: CHASE.COM Dec 01 2016 01:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
24876422 +EDI: CITICORP.COM Dec 01 2016 01:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
24876423 +EDI: CCS.COM Dec 01 2016 01:28:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607
24876424 +EDI: RCSFNBMARIN.COM Dec 01 2016 01:28:00 Credit One Bank Na, Po Box 98872,
Las Vegas, NV 89193-8872
24876425 +EDI: NAVIENTFKASMDOE.COM Dec 01 2016 01:28:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
24876426 +E-mail/Text: jennifer.macedo@gatewayonelending.com Dec 01 2016 02:04:26
Gateway One Lending &, 160 N Riverview Dr Ste 1, Anaheim, CA 92808-2293
24876428 +E-mail/Text: ebnsterling@weltman.com Dec 01 2016 02:04:56 Jared-galleria Of Jwlr,
375 Ghent Rd, Fairlawn, OH 44333-4601
24876429 +Fax: 312-444-9302 Dec 01 2016 02:16:46 Jcitron Law, 120 W Madison St,
Chicago, IL 60602-4103
24876432 +EDI: NAVIENTFKASMSERV.COM Dec 01 2016 01:23:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
24876427 h

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Nov 30, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2016 at the address(es) listed below:

Ira Bodenstein iratrustee@shawfishman.com, IL29@ecfcbis.com;cowens@shawfishman.com
O Allan Fridman on behalf of Debtor 1 Alexander S Vasileski allanfridman@gmail.com,
Fridman@IAmTheWolf.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3